

REMARKS**Telephone Conversation**

First of all, I thank Examiner Sheikh for taking the time to speak with me at length about this application on 2 October 2007.

Pending Claims

The applicants are not seeking to amend any of the claims previously presented, so claims 1 and 3-6 are still pending.

Claim Rejections Under 35 USC §103

All the pending claims stand rejected as being obvious in view of a hypothetical combination of the teachings of the Spurgeon and Houvener references. Appended to this document is a four-page spreadsheet that shows in detail how several claimed features of the applicants' invention are missing from both Spurgeon and Houvener, whether they are taken separately or combined. Just two differences, which make the invention much easier and more versatile to use in contexts such as reporting of worked time are

1) The central system of the invention operates "automatically, that is, independent of any required human intervention. The invention does not require the installation of any specialized software at the user's site; for example, a worker at a job site can report his time by sending a common paper form using a standard fax machine, and does not have to be at a computer terminal at all, much less one that has special software. In contrast, Spurgeon (col. 3, lines 9-11) requires the installation of special software for translation (see col. 3 lines 44-49, col. 7, lines 45-64, and col. 8, line 9). The invention allows users to continue to use existing equipment, and physical forms (such as simple paper) as opposed to always requiring manual data entry via a computer keyboard.

2) The invention as claimed also provides for "interactive and iterative review, modification or annotation" of submitted forms. The cited references (including those

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cited in the many previous Office actions) lack any notion of or mechanism for implementing iterative interactivity.

There are of course many other differences between the applicants' invention as claimed, many of which are summarized in the attached spreadsheet.

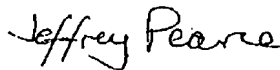
Conclusion

Despite at least eight Office actions and three examiners, the Office has yet to cite any prior art that alone or in combination discloses all of the claimed features of the applicants' invention. Consequently, the pending claims should now be allowable.

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Respectfully Submitted,

34825 Sultan-Startup Rd.
Sultan, WA 98294
Phone: (425)-210-9122
Fax: (360) 793-6687


Jeffrey Pearce
Reg. No. 34,729
Attorney for the Applicants

Serial No. 10/003,341
Art Unit 3627

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Comparison table with Spurgeon and Houvenor.xls

	We are a depository	Spurgeon is a pass-through	quotes from Spurgeon	Houvenor is disparate systems
1. data collection and reporting method comprising,	In a central computer system,	Information exchange computer	can't be processing images	transaction data processing system and method NOT in a central system
automatically that is, independent of any required human intervention	<p>i) receiving, directly from a device for converting a physical form into a transmittable, electronic representation of the physical form over a transmission channel, the electronic representation of the physical form,</p> <p>which embodies a report concerning at least one parameter from at least one sender, the form having a plurality of data fields, each corresponding to an indicator of at least a partial value of at least one of the parameters;</p>	<p>Does not receive from a device, does not convert, does not present electronic representation of the physical form. Information-exchange computer translates the insurance data into an exchange database.No images received</p> <p>provides for the preparation, submission, processing, and payment of provider claims</p>	<p>"The replacement of fax, telephone and mail with a high-speed, computerized system as a continuous conduit for all aspects of these requests produces the increased speed."</p>	<p>The transaction data processing system includes a scanner located at a point of use location.</p> <p>transaction data processor is also included for processing the scanned transaction data and for generating a transaction data record. A remote database site having stored therein a database of transaction data records is also provided. A communications link links the remote database site to the transaction data processor, which is located at the point of use location.</p>
	<p>ii) identifying the location of the data fields in the received electronic representation of the form; and</p>	NA		

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				N/A The transaction data record(s) generated by the
	iii) both extracting report data from the report and storing the extracted report data in a predetermined common format in a memory for subsequent processing; for at least one third party, storing a set of party-specific rules in the memory;	NA		Transaction data processor are then transmitted to the remote database site, where they are stored in the transaction data record database. retailer- no party specific rules
data stored in central system		data stored in provider database		transaction with retailer
	associating the received report with the corresponding third party; and associating at least one fourth party with the sender and with at least one of the third parties;	provides for the preparation, submission, processing, and payment of provider claims over the local area network and with push technology over the Internet		customer is associated with retailer
contractor	in which, the third party is an agency that communicates with the central computer system using an agency computer system;	multiple health care providers assigned to each subscriber	In the course of this transmission, the information-exchange system translates and reformats the information as required for the receiving utilization review software, which may be running on the insurer's or third party review agency's computer.	retailer communicates via communications link not computer
	the fourth party is a client of the agency and communicates with the central computer system using a client computer system, the agency and client being contractually related entities;	The system includes an information-exchange computer that is "translates the insurance data into an exchange database, and pushes the subscriber insurance data out over the Internet to the computer operated by the health-care provider assigned to each subscriber		customer does not communicate directly
	the sender is a person referred by the agency to the client and performs work tasks for the client;	NA		no work tasks performed
	the at least one parameter includes time worked by the sender on behalf of the client; and	NA		N/A

Comparison table with Spurgeon and Houvenor.xls

	We are a depository	Spurgeon is a pass through	quotes from Spurgeon	Houvenor is disparate systems
via a publicly accessible transmission network,	receiving access requests from the agency and the client sent through their respective computer systems for portions of the extracted report data defined according to the respective party-specific rules.	connected over a local area network to an insurer computer using a proprietary catbase and over the Internet to health-care provider computers using open database-compliant databases	The information-exchange system includes software installed and operable on the information-exchange computer or web server. This software is referred to as a server module and includes a translator which makes database requests to the insurer database and imports the resulting data, automatically translating the data for storage in an exchange database located on the information-exchange computer. The translator is customized to accommodate the particular insurer database format in use.	"Remote" in this situation would mean separated from the point of use terminal. However, it would be connected to each point of use terminal over a LAN. In another embodiment, which would be tailored to smaller system users, the remote database site would be truly "remote" from the user's premises and would be connected thereto over a WAN. In this embodiment, multiple system users would use a single remote database site.
Acceptance is posted directly into the center system	and responding to the access requests by returning the requested report data to the agency and client, respectively, including automatically, that is, independent of any required human intervention,	prior authorization requests may be initiated in the provider computers and exchanged over the information-exchange system for review by the insurer computer. Processed reviews are transmitted back to the provider computer and to a specialist computer, if required, using push technology over the Internet.	the information-exchange system receives the authorized or denied request and translates and reformats this data for the exchange database. If the request is approved for specialist treatment, the information-exchange system then transmits the review to a specialist provider interface computer at the specialist's office which translates and reformats the reviews for the specialist's PMS. The reviews, both approved and disapproved, are also transmitted to the original health care provider.	scanner produces client report in hard copy. No access is given to client in the system

Comparison table with Spurgeon and Houvenor.xls

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common platform	completing any requests for interactive and iterative review, modification or annotation, inclusive, of the report data by the agency and client according to each party's respective party-specific rules,	static review	The providers and insurers can transmit clinical and business Information back and forth automatically without having to translate directly between the incompatible databases. The information-exchange system provides for a common language	N/A
3 Interfaces in the same system	whereby the central computer system is an intermediary system between the sender on the one hand and the agency and client on the other hand and exposes different interfaces to the sender, agency and client;	client rules only	"The tuner in the client application will then push the changed information to the transmitter on the information-exchange computer for entry into the exchange database and ultimately the insurer database."	no rules variance
	converting the extracted report data into a format specified by the rules associated with that third party.	rules associated with fourth party	A provider interface portion of the information-exchange system running on the provider's PC also translates and reformats the information for the provider's specific PMS application and transmits it over a LAN to the computer running the PMS application.	one interface only given to agency(retailer) only
	whereby third parties operating different hardware platforms and processing software may receive and process extracted report data from the same memory within the central computer system; and	a system that allows the insurers and providers to continue to use their existing applications and, at the same time, reap the benefits of automatic exchange of insurance information.	transaction data processor hands off data to third parties not central computer system	N/A -no extraction
	transferring a copy of the extracted report data to the third party via the network, whereby the transferred data resides at and is available for processing by the third party.	NA	The transaction data record(s) generated by the transaction data processor are given to it by third party on site	